

Rochell Langlois  
39403 Schroeder  
Clinton Twp, MI 48038

October 7, 2011

Dear Representative:

I am writing to you today in regards to the No Fault bill 4936 which will soon be voted on by the House. My husband and I STRONGLY OPPOSE this legislation that will change no fault insurance coverage for our state and we ask that you consider doing the same. It is a fact that Michigan has top notch coverage for people who've survived an auto accident and need help. Many other states are trying to get what we have. If it's changed, who will be able to afford the amount of coverage, or the amount of money needed to live? And if we can't afford it, what will we do, go on Medicaid which is already in trouble? You should know, that our state's Medicaid system would not be able to handle the burden of THAT expense!!! So what will we do or where will we go for help?

After hearing of these bills attempting to be slid through without many people knowing, we checked our insurance coverage to see just how much this protection is costing us. We found that we pay approximately \$50 per year on each one of our three vehicles for that particular coverage...that's all!!! I would say that the \$150 total per year is WELL beyond the value should either of us be injured in an automobile accident!! We find it hard to believe that anyone other than the insurance companies would be complaining about that...or even that there's a debate at all!! A news station reported the other day that the reason these bills should be passed is because the insurance companies lost so much money in 9-11 ten years ago and continue to do so!!! Are you kidding me...how many insurance companies have you heard of going under? Insurance is big business!!!

In making your decision on how you will vote, please remember the people you represent. We have a close friend who was injured at the age of 17 in an auto accident AND our daughter works with people who have brain injuries caused from auto accidents. All of the above are being taken care of at a minimal cost to those of us paying for that coverage and that should NOT be changed! I've read much about these bills and understand that this issue was placed on a ballot 2 or 3 times before and voted down by the people of Michigan...what more do we need to say? PLEASE VOTE NO!!!

Sincerely,

Kim and Rochell Langlois  
33rd District